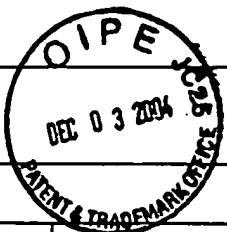


Form PTO-1449 (Rev. 2-32)		U.S. Department of Commerce Patent & Trademark Office	Atty. Docket No. CITI0218	Serial No. 09/553,449
INFORMATION DISCLOSURE STATEMENT <i>(Use several sheets if necessary)</i>		Applicant Nancy BRYANT, et al.		
		Filing Date April 19, 2000	Group 3624	



U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Sub-Class	Filing Date (if appropriate)

FOREIGN PATENT DOCUMENTS

<u>N.J</u>	WO 98/19278	5/7/98	Citicorp Development Corporation	G06F	17/60	5/31/97
<u>N.J</u>	WO 98/24041	6/4/98	Interbold, et al.	G06F	17/60	11/25/97
<u>N.J</u>	WO 97/41498	11/6/97	Citibank, N.A.	G06F		4/18/97
<u>N.J</u>	EO 0955596	11/10/99	Citibank, N.A.	G06F	17/60	4/16/99

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

<u>N.J</u>	European Search Report for Application No. EP 01 20 1314, dated September 3, 2004 (mailing date)

EXAMINER <u>N. J. Subseen</u>	DATE CONSIDERED <u>1/5/05</u>
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication.	